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PUBLISHED SEPARATELY:

Flood Insurance Rate Map

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FLOOD INSURANCE STUDY
TOWN OF LAKE GEORGE, NEW YORK

1.0 INTRODUCTION

1.1 Purpose of Study

This Flood Insurance Study investigates the existence and severity of flood hazards in the Town of Lake George, Warren County, New York, and aids in the administration of the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973. This study will be used to convert Lake George to the regular program of flood insurance by the Federal Emergency Management Agency (FEMA). Local and regional planners will use this study in their efforts to promote sound flood plain management.

This Flood Insurance Study was prepared by compiling pertinent information for the flood hazard areas in the Town of Lake George from existing technical and/or scientific data originally prepared by others for purposes other than the preparation of this Flood Insurance Study. This existing data was reviewed by FEMA prior to its use in the development of this Flood Insurance Study to ensure compliance with National Flood Insurance Program (NFIP) accuracy requirements.

In some states or communities, flood plain management criteria or regulations may exist that are more restrictive or comprehensive than those on which these federally-supported studies are based. These criteria take precedence over the minimum federal criteria for purposes of regulating development in the flood plain, as set forth in the Code of Federal Regulations at 44 CFR, 60.3. In such cases, however, it shall be understood that the state (or other jurisdictional agency) shall be able to explain these requirements and criteria.

1.2 Authority and Acknowledgments

The sources of authority for this Flood Insurance Study are the National Flood Insurance Act of 1968 and the Flood Disaster Protection Act of 1973.

The hydrologic and hydraulic analyses for this study were prepared by the New York State Department of Environmental Protection and Dewberry & Davis during the preparation of the Flood Insurance Study for the Town of Warrensburg. The Warrensburg study was completed in December 1982.

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1.3 Coordination

On June 17, 1985, the results of this study were reviewed at a final Consultation and Coordination Officer's (CCO) meeting attended by representatives of FEMA and the Town of Lake George.

2.0 AREA STUDIED

2.1 Scope of Study

This Flood Insurance Study covers the incorporated area of the Town of Lake George, Warren County, New York. The Village of Lake George is not included in this study. The area of study is shown on the Vicinity Map (Figure 1).

The entire length of the Schroon River within the corporate limits was studied by detailed methods. The areas studied by detailed methods were selected based upon the extent and validity of available existing hydrologic and hydraulic data.

Lake George was studied by approximate methods. Approximate methods of analysis were used to study all remaining areas having a potential flood hazard that did not have available scientific or technical data.

2.2 Community Description

The Town of Lake George is located in the eastern portion of Warren County in eastern New York. It is bordered by the Town of Queensbury to the south and east, the Town of Bolton to the northeast, the Town of Warrensburg to the northwest, and the Towns of Warrensburg and Lake Luzerne to the west.

Located in the Adirondack Mountains, Lake George has the characteristic climate of that area, with mild summers and cold winters. It is a resort area centered around the adjacent lake and nearby streams, lakes, and mountains.

The Schroon River has its source in Essex County, which is north of Warren County. The river flows south and forms the northwestern boundary of Lake George.

2.3 Principal Flood Problems

Flooding affecting low-lying pockets and inlets along the Schroon River is the major flood problem within the Town of Lake George.

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FIGURE 1

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF LAKE GEORGE, NY

(WARREN CO.)

APPROXIMATE SCALE

4 0 4 8 12 MILES

VICINITY MAP

2.4 Flood Protection Measures

There are no flood protection works within Lake George. Schroon Lake and Brant Lake, located north of the town, have natural water retention that deters flooding on the Schroon River.

3.0 ENGINEERING METHODS

For the flooding source studied in detail in the community, standard hydrologic and hydraulic study methods were used to determine the flood hazard data required for this study. Flood events of a magnitude which are expected to be equaled or exceeded once on the average during any 10-, 50-, 100-, or 500-year period (recurrence interval) have been selected as having special significance for flood plain management and for flood insurance rates. These events, commonly termed the 10-, 50-, 100-, and 500-year floods, have a 10, 2, 1, and 0.2 percent chance, respectively, of being equaled or exceeded during any year. Although the recurrence interval represents the long term average period between floods of a specific magnitude, rare floods could occur at short intervals or even within the same year. The risk of experiencing a rare flood increases when periods greater than 1 year are considered. For example, the risk of having a flood which equals or exceeds the 100-year flood (1 percent chance of annual exceedence) in any 50-year period is approximately 40 percent (4 in 10), and, for any 90-year period, the risk increases to approximately 60 percent (6 in 10). The analyses reported herein reflect flooding potentials based on conditions existing in the community at the time of completion of this study. Maps and flood elevations will be amended periodically to reflect future changes.

3.1 Hydrologic Analyses

Hydrologic analyses were carried out to establish the peak discharge-frequency relationships for the flooding source studied in detail affecting the community.

Discharges for the Schroon River were obtained from the Flood Insurance Study for the Town of Warrensburg (Reference 1). In the Warrensburg study, discharges were based on a log-Pearson Type III flood-frequency analysis performed on data from the U. S. Geological Survey (USGS) gage (No. 01317000) at Riverbank, New York (Reference 2). The discharges were transferred to specific locations along the Schroon River according to the following drainage area-discharge formula:

$$Q/Q_g = (A_1/A_2)^T$$

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where Q is the discharge at a specific location, A_1 is the drainage area at that point, Q_g is the discharge at the gage, A_2 is the drainage area at the gage, and "T" is the transfer coefficient. A "T" value of 0.74 was used for the Schroon River.

A summary of drainage area-peak discharge relationships for the Schroon River is shown in Table 1, "Summary of Discharges."

TABLE 1 - SUMMARY OF DISCHARGES

FLOODING SOURCE AND LOCATION	DRAINAGE AREA (sq. miles)	PEAK DISCHARGES (cfs) 10-YEAR	50-YEAR	100-YEAR	500-YEAR
SCHROON RIVER					
At its confluence with the Hudson River	566	8,300	11,200	12,500	15,500

3.2 Hydraulic Analyses

Analyses of the hydraulic characteristics of flooding from the source studied were carried out to provide estimates of the elevations of floods of the selected recurrence intervals.

Cross-section information for above-water surfaces was obtained from topographic maps (Reference 3). In-bank cross sections were obtained by field measurement. Cross sections were located at close intervals above and below bridges, at natural control sections along the stream length, and at significant changes in ground relief and land use or land cover. The base line used for horizontal control was obtained by field survey. Overbank reach lengths were measured along the approximate center line of the effective out-of-channel flow area. All bridges and culverts were field surveyed to obtain elevation data and structural geometry.

Locations of selected cross sections used in the hydraulic analyses are shown on the Flood Profiles (Exhibit 1). For stream segments for which a floodway was computed (Section 4.2), selected cross section locations are also shown on the Flood Boundary and Floodway Map (Exhibit 2).

Water-surface elevations of floods of the selected recurrence intervals were computed using the U. S. Army Corps of Engineers (COE) HEC-2 step-backwater computer program (Reference 4). Flood profiles were drawn showing computed water-surface elevations for floods of the selected recurrence intervals. Starting water-surface elevations for the Schroon River were determined by the slope/area method.

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Roughness coefficients (Manning's "n") used in the hydraulic computations were assigned on the basis of on-site field inspections and ground-level photographs. These photographs were compared with USGS-calibrated photographs, taking into consideration channel conditions, overbank vegetation, and land use (Reference 5). The channel "n" values for the Schroon River ranged from 0.030 to 0.035, and the overbank "n" values ranged from 0.080 to 0.100.

All elevations are referenced to the National Geodetic Vertical Datum of 1929 (NGVD). Elevation reference marks used in this study are shown on the maps.

The hydraulic analyses for this study were based on unobstructed flow. The flood elevations shown on the profiles are thus considered valid only if hydraulic structures remain unobstructed, operate properly, and do not fail.

4.0 FLOOD PLAIN MANAGEMENT APPLICATIONS

The National Flood Insurance Program encourages State and local governments to adopt sound flood plain management programs. Therefore, each Flood Insurance Study produces maps designed to assist communities in developing flood plain management measures.

4.1 Flood Boundaries

To provide a national standard without regional discrimination, the 1 percent annual chance (100-year) flood has been adopted by FEMA as the base flood for flood plain management purposes. The 0.2 percent annual chance (500-year) flood is employed to indicate additional areas of flood risk in the community. For the stream studied in detail, the 100- and 500-year flood plain boundaries have been delineated using the flood elevations determined at each cross section. Between cross sections, the boundaries were interpolated using topographic maps (Reference 6).

For the flooding source studied by approximate methods, the boundary of the 100-year flood was delineated using the Flood Hazard Boundary Map for the Town of Lake George (Reference 7).

The 100- and 500-year flood plain boundaries are shown on the Flood Boundary and Floodway Map (Exhibit 2). In cases where the 100- and 500-year flood plain boundaries are close together, only the 100-year flood plain boundary has been shown. Small areas within the flood plain boundaries may lie above the flood elevations but cannot be shown due to limitations of the map scale and/or lack of detailed topographic data.

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4.2 Floodways

Encroachment on flood plains, such as structures and fill, reduces flood-carrying capacity, increases flood heights and velocities, and increases flood hazards in areas beyond the encroachment itself. One aspect of flood plain management involves balancing the economic gain from flood plain development against the resulting increase in flood hazard. For purposes of the National Flood Insurance Program, a floodway is used as a tool to assist local communities in this aspect of flood plain management. Under this concept, the area of the 100-year flood plain is divided into a floodway and a floodway fringe. The floodway is the channel of a stream, plus any adjacent flood plain areas, that must be kept free of encroachment so that the 100-year flood can be carried without substantial increases in flood heights. Minimum federal standards limit such increases to 1.0 foot, provided that hazardous velocities are not produced. The floodway in this study is presented to local agencies as minimum standards that can be adopted directly or that can be used as a basis for additional floodway studies.

The floodway presented in this study was computed on the basis of equal conveyance reduction from each side of the flood plain. The results of these computations are tabulated at selected cross sections for the stream segment for which a floodway is computed (Table 2).

As shown on the Flood Boundary and Floodway Map (Exhibit 2), the floodway boundaries were computed at cross sections. Between cross sections, the boundaries were interpolated. In cases where the floodway and 100-year flood plain boundaries are either close together or collinear, only the floodway boundary has been shown. Portions of the floodway widths for the Schroon River extend beyond the corporate limits.

The area between the floodway and 100-year flood plain boundaries is termed the floodway fringe. The floodway fringe encompasses the portion of the flood plain that could be completely obstructed without increasing the water-surface elevation of the 100-year flood by more than 1.0 foot at any point. Typical relationships between the floodway and the floodway fringe and their significance to flood plain development are shown in Figure 2.

5.0 INSURANCE APPLICATION

To establish actuarial insurance rates, data from the engineering study must be transformed into flood insurance criteria. This process includes the determination of reaches, Flood Hazard Factors, and flood insurance zone designations for the flooding source studied in detail in the Town of Lake George.

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FLOODING SOURCE		FLOODWAY			BASE FLOOD WATER SURFACE ELEVATION			
CROSS SECTION	DISTANCE[1]	WIDTH[2] (FEET)	SECTION AREA (SQUARE FEET)	MEAN VELOCITY (FEET PER SECOND)	REGULATORY	WITHOUT FLOODWAY	WITH FLOODWAY	INCREASE
					(FEET NGVD)			
Schroon River								
A	1,025	325/100	5,529	2.2	687.3	687.3	687.6	0.3
B	1,340	173/78	2,270	5.5	688.0	688.0	688.3	0.3
C	3,010	415/275	8,682	1.4	688.6	688.6	688.9	0.3
D	5,550	490/370	9,545	1.3	688.6	688.6	688.9	0.3
E	6,850	230/75	5,250	2.3	688.6	688.6	688.9	0.3
F	8,030	555/170	12,100	1.0	688.7	688.7	689.0	0.3
G	9,460	180/130	3,932	3.1	688.7	688.7	689.0	0.3
H	10,450	140/90	2,872	4.3	688.7	688.7	689.0	0.3
I	12,430	160/110	2,950	4.2	688.8	688.8	689.3	0.5

[1]Feet above corporate limits
[2]Width/width within corporate limits

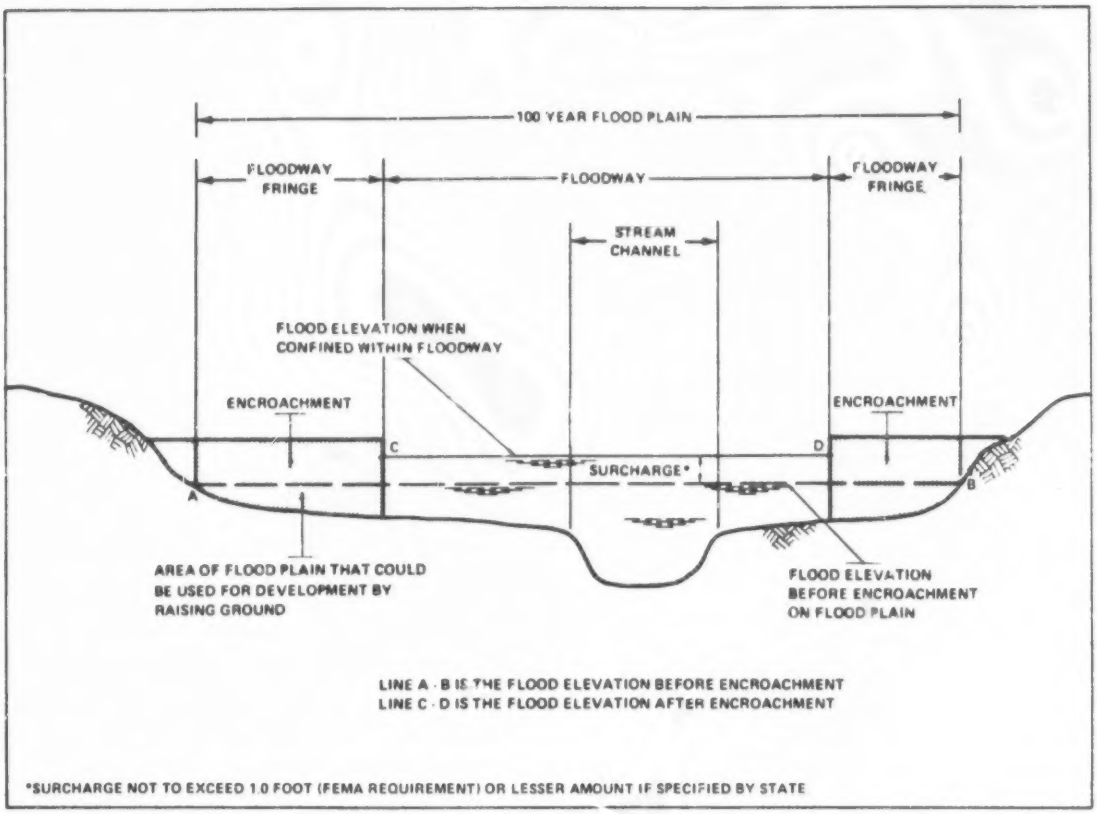
TABLE 2

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF LAKE GEORGE, NY
(WARREN CO.)

FLOODWAY DATA

SCHROON RIVER


100 YEAR FLOOD PLAIN
FLOODWAY FRINGE
FLOODWAY
FLOODWAY FRINGE
STREAM CHANNEL
FLOOD ELEVATION WHEN CONFINED WITHIN FLOODWAY
ENCROACHMENT
ENCROACHMENT
C
D
SURCHARGE*
A
B
AREA OF FLOOD PLAIN THAT COULD BE USED FOR DEVELOPMENT BY RAISING GROUND
FLOOD ELEVATION BEFORE ENCROACHMENT ON FLOOD PLAIN
LINE A - B IS THE FLOOD ELEVATION BEFORE ENCROACHMENT
LINE C - D IS THE FLOOD ELEVATION AFTER ENCROACHMENT
*SURCHARGE NOT TO EXCEED 1.0 FOOT (FEMA REQUIREMENT) OR LESSER AMOUNT IF SPECIFIED BY STATE

FLOODWAY SCHEMATIC

Figure 2

5.1 Reach Determinations

Reaches are defined as sections of flood plain that have relatively the same flood hazard, based on the average weighted difference in water-surface elevations between the 10- and 100-year floods. This difference may not have a variation greater than that indicated in the following tabulation for more than 20 percent of the reach:

Average Difference Between 10- and 100-Year Floods	Variation
Less than 2 feet	0.5 foot
2 to 7 feet	1.0 foot
7.1 to 12 feet	2.0 feet
More than 12 feet	3.0 feet

The location of the reach determined for the flooding source of the Town of Lake George is shown on the Flood Profiles (Exhibit 1) and summarized in Table 3.

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FLOODING SOURCE	PANEL[1]	ELEVATION DIFFERENCE[2] BETWEEN 1.0% (100-YEAR) FLOOD AND			FHF	ZONE	BASE FLOOD ELEVATION[3] (NGVD)
		10% (10 YR.)	2% (50 YR.)	0.2% (500 YR.)			
Schroon River Reach 1	10	-3.0	-0.9	+1.7	030	A6	Varies

[1]Flood Insurance Rate Map Panel
[2]Weighted Average
[3]Rounded to the nearest foot - see map

TABLE 3

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF LAKE GEORGE, NY
(WARREN CO.)

FLOOD INSURANCE ZONE DATA

SCHROON RIVER

5.2 Flood Hazard Factors

The Flood Hazard Factor (FHF) is used to establish relationships between depth and frequency of flooding in any reach. This relationship is then used with depth-damage relationships for various classes of structures to establish actuarial insurance rate tables.

The FHF for a reach is the average weighted difference between the 10- and 100-year flood water-surface elevations rounded to the nearest one-half foot, multiplied by 10, and shown as a three-digit code. For example, if the difference between water-surface elevations of the 10- and 100-year floods is 0.7 foot, the FHF is 005; if the difference is 1.4 feet, the FHF is 015; if the difference is 5.0 feet, the FHF is 050. When the difference between the 10- and 100-year flood water-surface elevations is greater than 10.0 feet, it is rounded to the nearest whole foot.

5.3 Flood Insurance Zones

Flood insurance zones and zone numbers are assigned based on the type of flood hazard and the FHF, respectively. A unique zone number is associated with each possible FHF, and varies from 1 for a FHF of 005 to a maximum of 30 for a FHF of 200 or greater.

Zone A: Special Flood Hazard Areas inundated by the 100-year flood, determined by approximate methods; no base flood elevations shown or FHFs determined.

Zone A6: Special Flood Hazard Areas inundated by the 100-year flood; with base flood elevations shown, and zones subdivided according to FHFs.

Zone B: Areas between the Special Flood Hazard Areas and the limits of the 500-year flood; areas that are protected from the 100- or 500-year floods by dike, levee, or other water control structure; areas subject to certain types of 100-year shallow flooding where depths are less than 1.0 foot; and areas subject to 100-year flooding from sources with drainage areas less than 1 square mile. Zone B is not subdivided.

Zone C: Areas of minimal flooding; not subdivided.

Flood elevation differences, FHFs, flood insurance zones, and base flood elevations for the flooding source studied in detail in the community are shown in Table 3.

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5.4 Flood Insurance Rate Map Description

The Flood Insurance Rate Map for the Town of Lake George is, for insurance purposes, the principal result of the Flood Insurance Study. This map contains the official delineation of flood insurance zones and base flood elevations. Base flood elevation lines show the locations of the expected whole-foot water-surface elevation of the base (100-year) flood. The base flood elevations and zone numbers are used by insurance agents, in conjunction with structure elevations and characteristics, to assign actuarial insurance rates to structures and contents insured under the National Flood Insurance Program.

6.0 OTHER STUDIES

This Flood Insurance Study was prepared by compiling existing hydrologic and hydraulic technical and scientific data prepared originally for purposes other than the preparation of this Flood Insurance Study. The data was identified as the best available at the time of compilation of this Flood Insurance Study and should depict the general conditions of the flooding sources with relative accuracy. FEMA performed a cursory review and accepted the data as valid for purposes of this Flood Insurance Study and the NFIP. However, if better information is known to exist or has been developed since the date of this report, the information should be immediately forwarded to the Natural and Technological Hazards Division, Federal Emergency Management Agency (Regional Director, Region II Office, 26 Federal Plaza, Room 1347, New York, New York 10278) for consideration for revision of this study.

Flood Insurance Studies for the Towns of Warrensburg, Lake Luzerne, and Queensbury have been completed (References 1, 8, and 9). The results of this study are in exact agreement with the results of those studies.

The Flood Insurance Study for the Town of Bolton is currently being prepared (Reference 10). The results of that study will be in exact agreement with the results of this study.

A Flood Hazard Boundary Map has been published for the Town of Lake George (Reference 7). The differences between the Flood Hazard Boundary Map and this study are justified due to the more detailed nature of this Flood Insurance Study.

7.0 LOCATION OF DATA

Information concerning the pertinent data used in preparation of this study can be obtained by contacting the Natural and Technological Hazards Division, Federal Emergency Management Agency, Regional Director, Region II Office, 26 Federal Plaza, Room 1347, New York, New York 10278.

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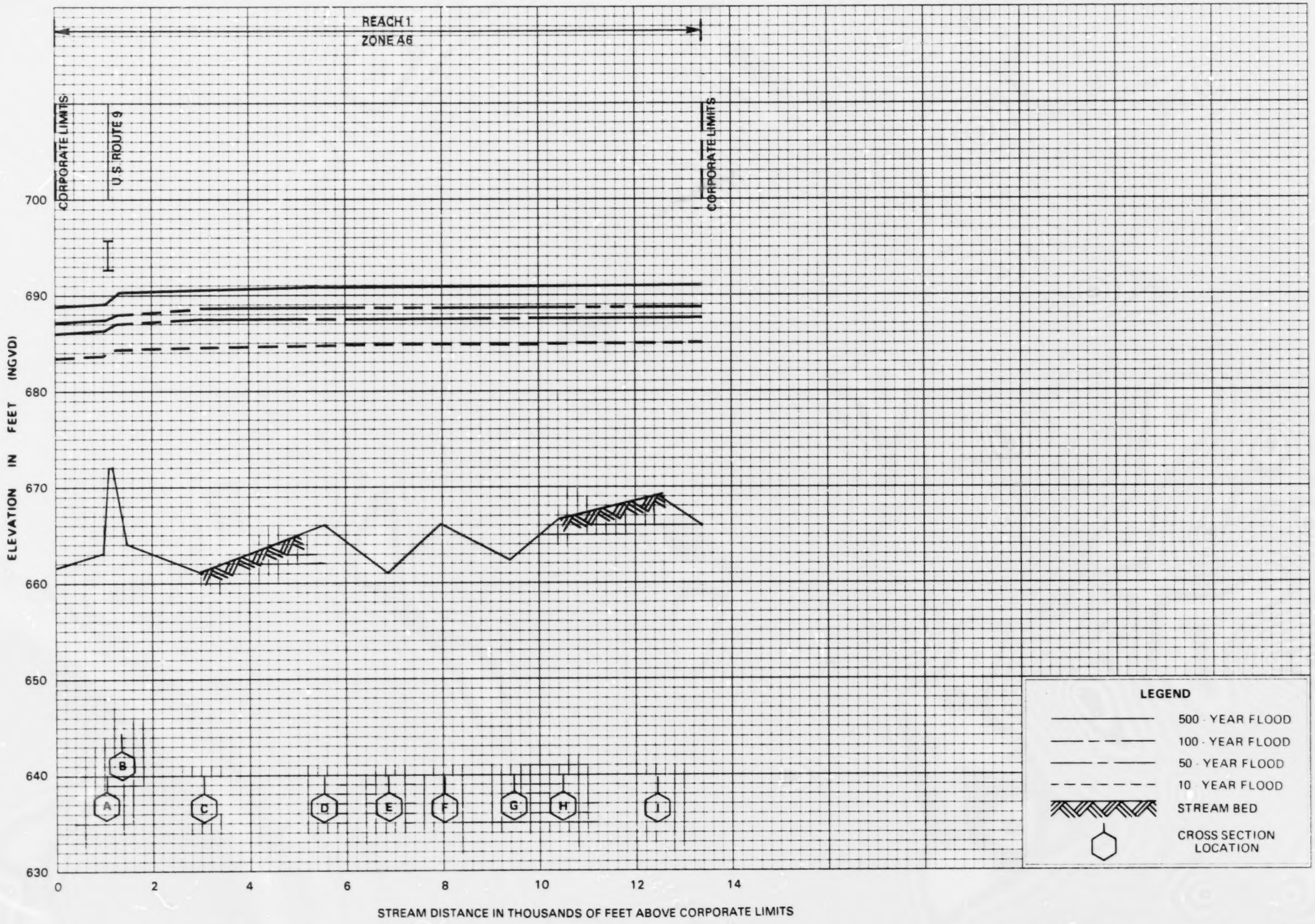

FLOOD PROFILES

SCHROON RIVER

FEDERAL EMERGENCY MANAGEMENT AGENCY

TOWN OF LAKE GEORGE, NY
(WARREN CO.)

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